10/27/16 9:24:00 DESOTO COUNTY, MS MISTY HEFFNER, CH CLK

#### SUBSTITUTED TRUSTEE'S NOTICE OF SALE

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 5th day of January, 2010, Howard Morales and Abelina Y. Morales, executed and delivered a certain Deed of Trust unto Verdugo Trustee Service Corporation, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for CitiMortgage, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in DK T Book 3125 at Page 373; and

WHEREAS, on the 19th day of November, 2015, the Holder of said Deed of Trust filed a Loan Modification Agreement of Deed of Trust by instrument recorded in the office of the aforesaid Chancery Clerk of Court in DK T Book 4074 at Page 164; and

WHEREAS, on the 2nd day of July, 2013, Mortgage Electronic Registration Systems, Inc. as nominee for CitiMortgage, Inc., assigned said Deed of Trust unto Citimortgage, Inc., by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3674 at Page 625; and

WHEREAS, on the 11th day of April, 2016 the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Substitute Trustee by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 4141 at Page 31; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 6th day of December, 2016, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

All that parcel of land in City of Olive Branch, DeSoto County, State of Mississippi, as more fully described in Deed Book 560, Page 418, being known and designated as Lot 155, Phase 3, First Revision, Alexander Crossing Subdivision, located in Section 27, Township 1 South, Range 6 West, DeSoto County, Mississippi, as recorded in Plat Book 91, Page 41 in the Office of the Chancery Clerk of DeSoto County, Mississippi.

By Fee Simple Deed from Coleman-Bartley Enterprises, LLC as set forth in Deed Book 560, Page 418 Dated 05/31/2007 and Recorded 06/07/2007, DeSoto County Records, State of Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 25th day of October, 2016.

Emily Kaye Courteau Substitute Trustee

855 S Pear Orchard Rd., Ste. 404, Bldg. 400

Ridgeland, MS 39157

(318) 330-9020

bh/F16-0308

PUBLISH: 11-15-2016 / 11-22-2016 / 11-29-2016

WHEREAS, on June 24, 1994, Sharon R Jaco, Talmadge T Jaco and Nedda D. Jaco executed a deed of trust to John H. Harris, Trustee for the benefit of Temple-Inland Mortgage Corporation, which deed of trust is recorded in Book 714, Page 291 in the office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, said Deed of Trust was assigned by Temple-Inland Mortgage Corporation to Chemical Residential Mortgage Corporation, and recorded in Book 766, Page 702, of the records of the aforesaid Chancery Clerk; and

WHEREAS, JPMorgan Chase Bank, N.A., S/B/M Chase Home Finance LLC, S/B/M to Chase Manhattan Mortgage Corporation, S/B/M to Chase Mortgage Company, F/K/A Chemical Residential Mortgage Corporation, the holder of the deed of trust, substituted either James L. DeLoach or David E. Flautt as Trustee, as authorized by the terms thereof, by instrument dated September 20, 2016, and recorded and spread at large upon the records in the office of the aforesaid Chancery Clerk in Book 4243, Page 662, prior to the posting and publication of this notice; and

WHEREAS, default having been made in the terms and conditions of the deed of trust, and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of the deed of trust, and the legal holder of said indebtedness, JPMorgan Chase Bank, N.A., S/B/M Chase Home Finance LLC, S/B/M to Chase Manhattan Mortgage Corporation, S/B/M to Chase Mortgage Company, F/K/A Chemical Residential Mortgage Corporation, has requested the undersigned Substitute Trustee to execute the trust and sell said land, property and improvements in accordance with the terms of the deed of trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substitute Trustee's fees and expenses of sale;

THEREFORE, on December 6, 2016, the undersigned, as Substitute Trustee in the deed of trust, will offer for sale at public outcry and sell to the highest bidder for cash, within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.) at the Main entrance of the new Chancery Court Building at the East front steps of the DeSoto County Courthouse in Hernando, Mississippi, the following described land, property and improvements lying and being situate in DeSoto County, Mississippi, to-wit:

Lot 440, Section B, revised, Southaven Subdivision, in Section 23, Township 1 South, Range 8 West, as per plat thereof recorded in Plat Book 2, Pages 14-16, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

12 - 6 - 2014

I WILL CONVEY only such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this the 1st day of November, 2016

James L. DeLoach

Substitute Trustee
299 South 9<sup>th</sup> Street, Suite 205
Oxford, MS 38655
(662) 279-8370

Foreclosurehotline.net

File No.: 5357016

PUBLISH: November 15, 2016; November 22, 2016; November 29, 2016

WHEREAS, on June 19, 2009, Paul W. Edwards and DeAnn G. Edwards executed a deed of trust for the benefit of Mortgage Electronic Registration Systems, Inc. as nominee for Iberia Bank Mortgage Company, an Arkansas Corporation, its successors and assigns, which deed of trust is recorded in Book 3047, Page 228, and re-recorded in Book 3050, Page 364, in the office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, said Deed of Trust was assigned by Mortgage Electronic Registration Systems, Inc. as nominee for Iberia Bank Mortgage Company, an Arkansas Corporation, its successors and assigns, to JPMorgan Chase Bank, National Association, recorded in Book 4197, Page 756, of the records of the aforesaid Chancery Clerk; and

WHEREAS, JPMorgan Chase Bank, National Association, the holder of the deed of trust, substituted either James L. DeLoach or David E. Flautt as Trustee, as authorized by the terms thereof, by instrument dated September 26, 2016 record and spread at large upon the records in the office of the aforesaid Chancery Clerk in Book 4232, Page 470, prior to the posting and publication of this notice; and

WHEREAS, default having been made in the terms and conditions of the deed of trust, and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of the deed of trust, and the legal holder of said indebtedness, JPMorgan Chase Bank, National Association, has requested the undersigned Substitute Trustee to execute the trust and sell said land, property and improvements in accordance with the terms of the deed of trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substitute Trustee's fees and expenses of sale;

THEREFORE, on December 6, 2016, the undersigned, as Substitute Trustee in the deed of trust, will offer for sale at public outcry and sell to the highest bidder for cash, within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.) at the East front steps of the DeSoto County Courthouse in Hernando, Mississippi, the following described land, property and improvements lying and being situate in DeSoto County, Mississippi, to-wit:

Lot 549, Section H, Dickens Place PUD in Sections 9 and 16, Township 2 South, Range 7 West, as shown on plat of record in Plat Book 87, Pages 27-32 in the Chancery Clerk's Office of Desoto County, Mississippi.

I WILL CONVEY only such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this the 1st day of November

David E. Flautt
Substitute Trustee
299 South 9<sup>th</sup> Street, Suit 205
Oxford, MS 38655

(662) 279-8370 Foreclosurehotline.net File No.: 5352016

PUBLISH: November 15, 2016; November 22, 2016; November 29, 2016

WHEREAS, on April 11, 2008, Derek L. Blaylock, a married man, executed a certain deed of trust to Jay Morris, Attorney Morris & McCalla, Trustee for the benefit of JPMorgan Chase Bank, N.A. which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2,886 at Page 367 and re-recorded in Book 2,890 at Page 197 and Modified in Book 3,941 at Page 662 and Modified in Book 4,047 at Page 471; and

WHEREAS, said Deed of Trust was subsequently assigned to Chase Home Finance, LLC by instrument dated October 2, 2009 and recorded in Book 3,089 at Page 729 of the aforesaid Chancery Clerk's office; and

WHEREAS, JPMorgan Chase Bank, National Association successor by merger to Chase Home Finance, LLC, has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated June 26, 2015 and recorded in the aforesaid Chancery Clerk's Office in Book 4,009 at Page 478; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, JPMorgan Chase Bank, National Association, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on December 6, 2016 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 39, Section B, Kaitlyn Ridge Subdivision, situated in Section 4, Township 2 South, Range 9 West, as shown on plat of record in Plat Book 71, Page 43, in the Chancery Clerk's Office of DeSoto County, Mississippi.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 1st day of November, 2016.

Shapiro & Massey, LLC SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC 1080 River Oaks Drive Suite B-202 Flowood, MS 39232 (601) 981-9299

5581 Kaitlyn Dr. W Walls, MS 38680 15-012583GW

Publication Dates: November 8, 15, 22, 29, 2016

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 6th day of April, 2010, Timothy M Pruitt, an unmarried man, executed and delivered a certain Deed of Trust unto Michael L. Padalino, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Synovus Mortgage Corp., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in DK T Book 3154 at Page 682; and

WHEREAS, Timothy M Pruitt, an unmarried man is also known as Tim Pruitt per the land records of DeSoto County, Mississippi; and

WHEREAS, on the 1st day of September, 2016, Mortgage Electronic Registration Systems, Inc. as nominee for Synovus Mortgage Corp., assigned said Deed of Trust unto Lakeview Loan Servicing, LLC, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 4229 at Page 636; and

WHEREAS, on the 3rd day of October, 2016 the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Substitute Trustee by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 4241 at Page 443; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 6th day of December, 2016, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 48, Section B, Pleasant Hill Estate East Subdivision, in Section 7, Township 2 South, Range 6 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 12 Pages 26 in the office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 31<sup>st</sup> day of October, 2016.

Emily Kaye Courteau Substitute Trustee

855 S Pear Orchard Rd., Ste. 404, Bldg. 400

Ridgeland, MS 39157

(318) 330-9020

bh/F16-0802

PUBLISH: 11-15-2016 / 11-22-2016 / 11-29-2016

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 17th day of August, 2007, Glenda Marion, a single person, executed and delivered a certain Deed of Trust unto Wells Fargo Escrow Co., LLC, Trustee for Wells Fargo Bank, N.A., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2781 at Page 55; and

WHEREAS, Glenda Marion, a single person is also known as Glenda K. Marion per the land records of DeSoto County, Mississippi; and

WHEREAS, on the 12th day of November, 2015, the Holder of said Deed of Trust filed a Loan Modification Agreement of Deed of Trust by instrument recorded in the office of the aforesaid Chancery Clerk of Court in DK T Book 4071 at Page 308; and

WHEREAS, on the 18th day of October, 2016 the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Substitute Trustee by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 4247 at Page 387; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 6th day of December, 2016, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 137, Section B, Belmor Lakes, Subdivision, located in Section 16, Township 2 South, Range 6 West, as shown on plat of record in Plat Book 80, Page 30, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 2<sup>nd</sup> day of November, 2016.

Emily Kaye Courteau

Substitute Trustee

855 S Pear Orchard Rd., Ste. 404, Bldg. 400

Ridgeland, MS 39157

(318) 330-9020

bh/F16-0899

PUBLISH: 11-15-2016 / 11-22-2016 / 11-29-2016

# STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 10th day of June, 2011, Anna Christine House an un-married woman, executed and delivered a certain Deed of Trust unto Kathryn L. Harris, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Community Mortgage Corporation, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in DK T Book 3311 at Page 638; and

WHEREAS, on the 11th day of December, 2013, Mortgage Electronic Registration Systems, Inc. as nominee for Community Mortgage Corporation, assigned said Deed of Trust unto Wells Fargo Bank, NA, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3754 at Page 328; and

WHEREAS, on the 22nd day of May, 2014 the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Substitute Trustee by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3821 at Page 744; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 6th day of December, 2016, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 203, Section E, Phase 1, Kingston West Subdivision, situated in Section 28, Township 1 South, Range 8 West, DeSoto County, MS, as per plat of record in Plat Book 55, Page 49, in the Chancery Clerk's Office of DeSoto County, MS.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 7<sup>th</sup> day of November, 2016.

Emily Kaye Courteau

Substitute Trustee

855 S Pear Orchard Rd., Ste. 404, Bldg. 400

Ridgeland, MS 39157

(318) 330-9020

bh/F14-0545

PUBLISH: 11-15-2016 / 11-22-2016 / 11-29-2016

11/09/16 9:11:18 DESOTO COUNTY, MS MISTY HEFFNER, CH CLK

# STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 23rd day of April, 2014, Anthony McKinney and Ernestine McKinney, husband and wife, executed and delivered a certain Deed of Trust unto Stewart Title Guaranty Company, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Mortgage Research Center, LLC dba Veterans United Home Loans, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in DK T Book 3806 at Page 780; and

WHEREAS, by various assignments on record said Deed of Trust was ultimately assigned to Pingora Loan Servicing, LLC by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 4168 at Page 268; and

WHEREAS, on the 8th day of July, 2015 the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Substitute Trustee by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 4011 at Page 175; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 6th day of December, 2016, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 18, Summerwood Subdivision, Part 3, situated in Section 22, Township 1 South, Range 7 West, as shown on plat of record in Plat Book 19, Page 53-57 in the Chancery Clerk's Office of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 7<sup>th</sup> day of November, 2016.

Emily Kaye Courteau

**Substitute Trustee** 

855 S Pear Orchard Rd., Ste. 404, Bldg. 400

Ridgeland, MS 39157

(318) 330-9020

bh/F15-0707

PUBLISH: 11-15-2016 / 11-22-2016 / 11-29-2016

11/09/16 9:11:34 DESOTO COUNTY, MS MISTY HEFFNER, CH CLK

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 16th day of March, 2004, Larry A. Gateley and Frances M. Gateley, husband and wife, executed and delivered a certain Deed of Trust unto Wells Fargo Escrow Co., LLC, Trustee for Wells Fargo Home Mortgage, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 1952 at Page 0631; and

WHEREAS, on the 18th day of November, 2014 the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Substitute Trustee by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3905 at Page 575; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 6th day of December, 2016, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

All that certain parcel of land situate in the County of DeSoto, State of Mississippi, being known and designated as Lot 356, Tipton-Pollard PUD, Section "A", Section 1, Township 2 South, Range 8 West, DeSoto County, Mississippi, as recorded in Plat Book 67, Pages 30-31 in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 7<sup>th</sup> day of November, 2016.

Emily Kaye Courteau Substitute Trustee

855 S Pear Orchard Rd., Ste. 404, Bldg. 400

Ridgeland, MS 39157

(318) 330-9020

bh/F11-1649

PUBLISH: 11-15-2016 / 11-22-2016 / 11-29-2016

11/14/16 11:56:53 DESOTO COUNTY, MS MISTY HEFFNER, CH CLK

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 23rd day of February, 2007, Bruce E. Love and Rhonda L. Love, executed and delivered a certain Deed of Trust unto William H. Glover, Jr., Trustee for Wells Fargo Bank, N.A., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2670 at Page 400; and

WHEREAS, Bruce E. Love and Rhonda L. Love is also known as Bruce Love and Rhonda Love per the land records of DeSoto County, Mississippi; and

WHEREAS, on the 26th day of March, 2007, Wells Fargo Bank, N.A., assigned said Deed of Trust unto Deutsche Bank National Trust Company, as Trustee for HSI Asset Securitization Corporation Trust, 2007-WF1, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3084 at Page 128; and

WHEREAS, on the 26th day of October, 2016 the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Substitute Trustee by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 4252 at Page 581; and

WHEREAS, on the 21 day of September, 2016, a Scrivener's Affidavit was recorded via instrument appearing in the aforesaid land records to correct an error in the legal description in the subject deed of trust; this Affidavit appears in DK T Book 4230 at Page 90; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 6th day of December, 2016, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 3, Saddlebrook Farms Subdivision, situated in Sections 17 and 20, Township 1 South, Range 5 West, as shown on Plat of record in Plat Book 85, Page 6, in the Chancery Clerk's Office of DeSoto County, Mississippi, to which Plat reference is hereby made for a more particular description of said property.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 9<sup>th</sup> day of November, 2016.

Emily Kaye Courteau Substitute Trustee

855 S Pear Orchard Rd., Ste. 404, Bldg. 400

Ridgeland, MS 39157

(318) 330-9020

bh/F09-2624

PUBLISH: 11-15-2016 / 11-22-2016 / 11-29-2016

12-le-116

WHEREAS, on February 28, 2006, Rafael Rangel and Rosa Avila, husband and wife, executed a certain deed of trust to Robert M. Wilson, Jr., Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for Countrywide Home Loans, Inc., its successors and assigns, which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2,431 at Page 358; and

WHEREAS, said Deed of Trust was subsequently assigned to Ditech Financial LLC by instrument dated February 18, 2016 and recorded in Book 4,115 at Page 647 of the aforesaid Chancery Clerk's office; and

WHEREAS, Ditech Financial LLC has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated October 6, 2016 and recorded in the aforesaid Chancery Clerk's Office in Book 4,254 at Page 397; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, Ditech Financial LLC, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on December 6, 2016 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 611, Section N, Magnolia Estates Subdivision, situated in Section 35, Township 1 South, Range 6 West, DeSoto County, Mississippi, as per plat of record in Plat Book 52, Page 43, in the Chancery Clerk's Office of DeSoto County, Mississippi, to which plat reference is made for a more particular description of said property.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 9th day of November, 2016.

Shapiro & Massey, LLC/ SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC 1080 River Oaks Drive Suite B-202 Flowood, MS 39232 (601) 981-9299

6301 Cambridge Drive Olive Branch, MS 38654 16-017310GW

Publication Dates: November 15, 22, 29, 2016

WHEREAS, on December 14, 2007, Cassandra Webb executed a certain deed of trust to Austin Law Firm, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc. as nominee for Taylor, Bean & Whitaker Mortgage Corp., its successors and assigns which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2,832 at Page 783 and re-recorded in Book 2,843 at Page 267; and

WHEREAS, said Deed of Trust was subsequently assigned to Christina Trust, a division of Wilmington Savings Fund Society, FSB, not in its individual capacity, but solely as owner trustee on behalf of RBSHD 2013-1 Trust by instrument dated January 8, 2014 and recorded in Book 3,766 at Page 289 and re-recorded in Book 3,860 at Page 349 of the aforesaid Chancery Clerk's office; and

WHEREAS, Christiana Trust, a division of Wilmington Savings Fund Society, FSB, not in its individual capacity, but solely as owner trustee on behalf of RBSHD 2013-1 Trust has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated October 11, 2016 and recorded in the aforesaid Chancery Clerk's Office in Book 4,251 at Page 679; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, Christiana Trust, a division of Wilmington Savings Fund Society, FSB, not in its individual capacity, but solely as owner trustee on behalf of RBSHD 2013-1 Trust, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on December 6, 2016 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 311, Section "B", The Gardens of Plantation Lakes, located in Section 22, Township 1 South, Range 6 West, DeSoto County, Mississippi, as recorded in Plat Book 96, Page 43, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 8th day of November, 2016.

Shapiro & Massey, LLC SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC 1080 River Oaks Drive Suite B-202 Flowood, MS 39232 (601) 981-9299

9099 Tremont Drive Olive Branch, MS 38654 14-008846AH

Publication Dates: November 15, 22 and 29, 2016

WHEREAS, on March 29, 2016, James M. Kascher, Trustee, and Successors in Trust, Under the James Michael Kascher Trust, executed a certain deed of trust to ReconTrust Company, N.A., Trustee for the benefit of Bank of America, N.A. which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 4,184 at Page 403; and

WHEREAS, said Deed of Trust was subsequently assigned to Federal National Mortgage Association by instrument dated September 1, 2016 and recorded in Book 4,227 at Page 393 of the aforesaid Chancery Clerk's office; and

WHEREAS, Irene Barnes, Trustee, and successor in trust, under the James Michael Kascher Trust dated January 8, 2011 and any amendments thereto, acquired an interest by Quit Claim Deed dated August 25, 2016 and recorded in Book 801 at Page 218 of the aforesaid Chancery Clerk's Office; and

WHEREAS, Federal National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the laws of the United States of America, has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated October 24, 2016 and recorded in the aforesaid Chancery Clerk's Office in Book 4,251 at Page 411; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, Federal National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the laws of the United States of America, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on December 6, 2016 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

The land lying and being situated in DeSoto County, Mississippi, more particularly described as follows, to wit:

Lot 82, The Village of Grove Park, located in Section 7, Township 3 South, Range 7 West, DeSoto County, Mississippi, as per Plat thereof recorded in Plat Book 82, Pages 39-40, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Tax ID: 030703072200008200

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 7th day of November, 2016.

Shapiro & Massey, LLC SUBSTITUTED TRUSTEE

SUBSTITUTED TRUSTE

Shapiro & Massey, LLC 1080 River Oaks Drive, Suite B-202 Flowood, MS 39232 (601) 981-9299 873 Martin Circle N., Hernando, MS 38632 16-017731GW, Publication Dates: November 15, 22, 29, 2016